

FORM L127

23-20021 – C – 7

Notice of Requirement to File a Certification of Completion of Course in Personal Financial Management (Official Form 23) (v.2.21)

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Robert T Matsui United States Courthouse
501 I Street, Suite 3-200
Sacramento, CA 95814
(916) 930-4400
M-F 9:00 AM – 4:00 PM
www.caeb.uscourts.gov

**NOTICE OF REQUIREMENT TO FILE CERTIFICATION ABOUT A
FINANCIAL MANAGEMENT COURSE (Official Form 423)****Case Number:** 23-20021 – C – 7**Debtor Name(s) and Address(es):**

William Ray Poe
6499 Toadtown
Magalia, CA 95954

Maria E Moraes
6499 Toadtown
Magalia, CA 95954

11 U.S.C. §727 requires that in order to be eligible for discharge, each individual debtor in a chapter 7 case must complete an instructional course in personal financial management taken after the petition is filed. This course is in addition to the credit counseling that is required prior to the case being filed with the bankruptcy court. A list of approved training agencies is available online at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>.

NOTICE IS HEREBY GIVEN THAT you must submit your Financial Management Course Certificate or Official Form 423 (Certification About a Financial Management Course) to the court at the address shown above. You must file this document with the court no later than 60 days after the first date set for the meeting of creditors under Bankruptcy Code §341(a) in a chapter 7 case. If you do not file this document with the court within 60 days after the first date set for the meeting of creditors, the court will close your case without discharge when it is otherwise ready to close.

Once your case has been closed, you will not be able to receive a discharge without filing a motion to reopen the case and paying a reopening fee, which is currently \$260.00 for a chapter 7 case.

Official Form 423 is printed on the reverse of this notice for your convenience. It is also available under "Official Forms" on the Forms and Publications page of the court's web site (www.caeb.uscourts.gov).

Dated: 1/5/23

Wayne Blackwelder
Clerk of Court

Fill in this information to identify the case:

Debtor 1	William Ray Poe		
	First Name	Middle Name	Last Name
	Maria E Moraes		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of California		
Case number:	23-20021		

Official Form 423

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Certification About a Financial Management Course

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that you plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

☐ **I completed an approved course in personal financial management:**

Date I took the course

MM / DD / YYYY

Name of approved provider

Certificate number

☐ **I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):**

- | | |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Incapacity. | I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. |
| <input type="checkbox"/> Disability. | My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so. |
| <input type="checkbox"/> Active duty. | I am currently on active military duty in a military combat zone. |
| <input type="checkbox"/> Residence. | I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs. |

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate

Printed name of debtor

Date _____
MM / DD / YYYY